

# Staying in Town:

Housing Options for Carlisle  
Residents

Elizabeth DeMille Barnett, AICP  
Housing Coordinator, Town of  
Carlisle

November 18, 2015

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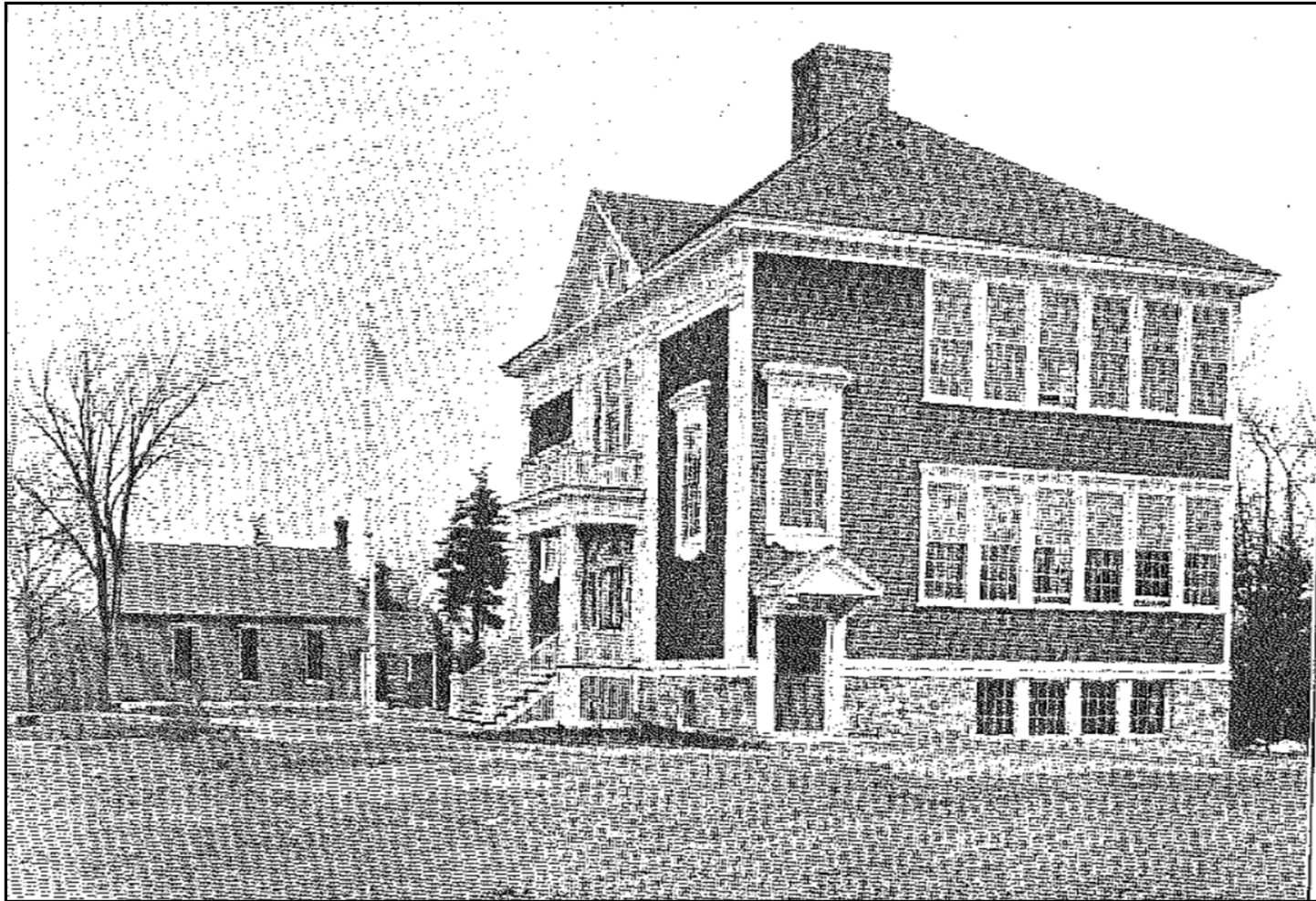
# The "Olden Days" - 1910

STATE Massachusetts DEPARTMENT OF COMMERCE AND LABOR-BUREAU OF THE CENSUS  
COUNTY Suffolk THIRTEENTH CENSUS OF THE UNITED STATES: 1910- POPULATION  
TOWNSHIP OR OTHER DIVISION OF COUNTY Marblehead NAME OF INCORPORATED PLACE Marblehead SUPERVISOR'S DISTRICT NO. 72 SHEET NO. 645  
NAME OF INSTITUTION A ENUMERATED BY ME ON THE 15 DAY OF April, 1910. Frank H. Bellington, ENUMERATOR.

LOCATIONS.	NAME	RELATION	PERSONAL DESCRIPTION	ETHNICITY	EDUCATION	EXERCISE OF DUTY	REMARKS
1	Bellington, Frank H.	Head	M W 37 11/12	Massachusetts	English	Supervisor	
2	Bellington, Frank H.	Wife	F W 36 11/12	Massachusetts	English	None	
3	Bellington, Frank H.	Child	M W 9 5	Massachusetts	English	None	
4	Bellington, Frank H.	Child	F W 2 8	Massachusetts	English	None	
5	Bellington, Frank H.	Child	M W 6 11/12	Massachusetts	English	None	
6	Bellington, Frank H.	Child	F W 5 11/12	Massachusetts	English	None	
7	Bellington, Frank H.	Child	M W 3 11/12	Massachusetts	English	None	
8	Bellington, Frank H.	Child	F W 2 11/12	Massachusetts	English	None	
9	Bellington, Frank H.	Child	M W 1 11/12	Massachusetts	English	None	
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48	Bellington, Frank H.	Child	F W 1 11/12	Massachusetts	English	None	
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50	Bellington, Frank H.	Child	F W 1 11/12	Massachusetts	English	None	

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# Highland School Building, 1895



# Carlisle Snapshot, 1910

- Town population: 551
- Dwellings: 135
- Households: 148
- Dwellings, multi-unit: 13 (8%)
- Employees in households<sup>1</sup>: 34 (6.2% of pop.)
- Boarders in households: 19 (3.4% of pop.)
- Population not homeowners<sup>2</sup>: 53 (9.6%)

<sup>1</sup> hired men, housekeepers and servants, living with families

<sup>2</sup> employees or boarders – does not include families renting houses

# A 1910 Carlisle Household

- The McCrady Household of Acton Street:
  - George McCrady, head, Farmer
  - Martha McCrady, wife
  - Hazel McCrady, daughter
  - Kaiser Jacobs – Boarder
  - Jacob Jacobs – Boarder
  - Charlie Jacobs – Boarder
  - Harry Andrews – Boarder

# Carlisle Snapshot, 2010

- Population: 4,852
- Dwelling units: 1,740
- Households: 1,695
- Single Family homes: 95.5%
- Multi-unit (2011 est.): 4.1%
- Homeowners: 1,573 (92.8%)
- Renters: 122 (7.2%)

# Carlisle Snapshot, 2010

- Seniors, 2010: 19.6%  
(households with individuals 65 years & older)
- Household Income below \$49,999: 14.4%
  - (2013 estimate)
  - May be income-eligible for affordable housing
- Median Household Income: \$160,034  
(2013 estimate)

# By-Right Options under Zoning Bylaws evolved from Carlisle's rural past

- Two-family home conversion allowed by right for homes built before 1962:
  - 3.2.1.2: The Alteration and use of a single-family dwelling existing on the effective date of this bylaw (May 11, 1962) as a dwelling for two families, provided that the lot on which it is located conforms to the area and width requirements in the same district
- Applies to both Residence District A (1 acre minimum) and Residence District B (2 acre minimum).

# By-Right Options under Zoning Bylaws evolved from Carlisle's rural past

- **Boarders/Renters allowed by right:**  
3.2.1.11.5.2: The renting of rooms or the furnishing of table board in a dwelling to not more than three (3) persons, whether regular or transient.

# More Recent Options

- Accessory Apartments allowed by Special Permit:

## 5.6 Accessory Apartments

### Purpose:

To increase the availability of moderately priced housing for town employees, the young, elderly, people of low and moderate income and dependent relatives of town residents by permitting the creation of accessory apartments.

# Home Modification Loan Program

- Administered through the South Middlesex Opportunity Council (SMOC)
- Grants from \$1,000 to \$30,000 to modify homes of elders and individuals with disabilities
- Modifications done with your contractor and choice of materials.
- Low-Interest Loans (0-3%). Program not based on credit worthiness for 0% deferred-payment loan (principal repayment on sale of home).
- Successful implementation in Carlisle
- Contact: Susan Aaron (508) 620-2682  
[saaron@smoc.org](mailto:saaron@smoc.org)

# Affordable Housing Options in Carlisle

- Village Court , 145 Church Street
  - 18 1-bedroom units.
  - 18 years or older if disabled.
  - 62 years or older if not disabled.
  - Income guidelines.
  - Waiting list.
  
- Benfield Farms, 575 South Street
  - 26 1 & 2 bedroom units.
  - 62 years or older.
  - Income guidelines.
  - Waiting list.
  - Elevator building.

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# Questions?